



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [PINNACLE FINANCIAL PARTNERS, INC.](#)

City/State [NASHVILLE, TN](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [38,469,399](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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NASHVILLE, TN 37201

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	35,626,462	32,280,008	26,419,159	23,608,500	16,975,493
Net income (\$000)	527,323	312,321	400,881	359,440	173,978
Number of BHCs in peer group	130	128	125	118	108

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Average Assets															
Net interest income (tax equivalent)															
2.68	2.60	51	2.60	2.77	33	2.91	3.01	38	3.17	3.08	48	3.27	2.92	68	
1.11	1.04	59	0.95	1.21	43	0.98	1.32	42	0.84	1.31	31	0.88	1.35	30	
1.86	2.17	29	1.76	2.57	16	1.89	2.69	16	1.91	2.71	13	2.15	2.72	20	
0.05	-0.09	82	0.59	0.51	65	0.10	0.15	45	0.15	0.14	60	0.14	0.16	55	
0	0.01	59	0	0.02	48	-0.02	0.01	5	-0.01	0	18	-0.05	0.01	3	
0	0	10	0	0	6	0.05	0	94	0	0	8	0	0	7	
1.88	1.66	72	1.20	1.04	58	1.93	1.56	81	1.95	1.57	83	1.81	1.43	78	
1.48	1.26	74	0.97	0.81	64	1.52	1.19	84	1.52	1.24	79	1.02	0.89	65	
1.48	1.26	74	0.97	0.82	63	1.52	1.19	84	1.52	1.24	79	1.02	0.90	64	
1.97				1.18			1.17			1.42			0.99		
Percent of Average Earning Assets															
Interest income (tax equivalent)															
3.17	3.06	53	3.49	3.55	42	4.49	4.41	57	4.53	4.24	70	4.35	3.80	82	
0.30	0.25	68	0.67	0.52	74	1.26	1.08	70	0.99	0.86	68	0.62	0.60	62	
2.87	2.80	50	2.82	3.01	33	3.22	3.33	40	3.54	3.38	52	3.73	3.19	81	
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases															
0.17	0.11	70	0.18	0.27	47	0.09	0.21	34	0.11	0.22	40	0.13	0.24	40	
17.27	39.72	45	14.30	22.91	55	32.64	24.40	76	26.85	21.75	71	20.88	19.67	66	
1.12	1.23	42	1.27	1.58	31	0.48	0.83	20	0.47	0.90	15	0.43	0.98	12	
1.12	1.20	43	1.26	1.55	32	0.48	0.81	20	0.47	0.89	15	0.43	0.96	12	
0.16	0.49	12	0.37	0.71	19	0.46	0.57	40	0.58	0.61	49	0.54	0.72	38	
0.08	0.32	10	0.18	0.39	25	0.17	0.43	19	0.33	0.44	40	0.36	0.47	42	
Liquidity and Funding															
Net noncore funding dependence															
-7.69	-2.33	34	4.83	3.20	61	17.74	14.45	65	12.60	16.62	41	15.79	17.03	52	
-11.54	-7.71	30	-0.42	-4.76	64	10.16	3.38	69	5.43	4.66	43	9.99	4.83	64	
60.35	58.67	54	63.72	61.58	47	71.18	63.77	64	70.61	63.98	59	70.68	62.73	63	
Capitalization															
Tier 1 leverage ratio															
9.70	8.98	70	8.63	9.13	39	9.08	9.76	35	8.91	9.71	22	8.65	9.53	25	
13.80	10.71	89	14.04	11.16	86	15.67	12.43	86	15.84	12.22	87	16.70	11.94	94	
13.81	10.82	89	14.04	11.29	86	15.67	12.57	85	15.84	12.27	86	16.70	12.01	93	
10.93	12.42	27	10.03	12.38	16	9.70	12.17	12	9.58	12.12	7	9.17	12.19	4	
4.37	5.53	26	4.54	5.58	27	4.54	5.21	34	4.46	5.29	28	4.23	5.27	23	
13.41	28.27	21	18.25	42.30	17	12.43	33.12	15	12.65	27.31	18	20.64	31.29	26	
3.14				-0.65			-12.02			17.36			47.52		
Growth Rates															
Assets															
10.12	10.50	56	25.63	16.68	78	11.08	9.26	70	12.72	7	83	98.36	8.28	98	
8.28	7.46	67	12.60	6.99	79	9.83	10.49	64	6.96	7.89	63	147.74	10.18	99	
4.30	3.36	60	12.46	9.07	70	11.99	9.10	70	12.61	7.89	79	85.49	9.38	97	
-44.20	-14.79	14	11.20	-12.18	78	23.49	6.59	80	2.36	10.67	37	238.07	5.59	99	
Parent Company Ratios															
Short-term debt / Equity capital															
0	0.57	38	0	0.77	38	0	1.02	36	0.50	1.14	78	0	1.07	36	
5.59	10.95	41	8.47	13.56	50	11.37	13.04	63	5.36	13.37	45	5.77	12.69	47	
103.57	103.22	55	103.96	102.81	59	109.34	103.22	80	105.56	103.10	67	106.12	102.10	68	
137.82	154.48	49	105.59	147.24	26	160.96	190.27	42	139.05	174.91	37	117.16	148.20	39	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	918,125	914,830	954,008	850,321	579,184	0.36	172.53
Income from lease financing receivables.....	8,613	7,182	4,340	3,233	1,518	19.92	5603.97
Fully taxable income on loans and leases.....	923,554	919,170	956,110	851,274	578,329	0.48	175.03
Tax-exempt income on loans and leases.....	3,184	2,842	2,238	2,280	2,373	12.03	158.65
Estimated tax benefit on income on loans and leases.....	1,081	910	1	606	1,278	18.77	57.40
Income on loans and leases (tax equivalent).....	927,819	922,922	958,349	854,160	581,980	0.53	174.73
Investment interest income (tax equivalent).....	116,621	110,024	97,800	93,572	60,157	6.00	308.49
Interest on balances due from depository institutions.....	3,853	4,038	9,346	6,979	2,559	-4.58	245.25
Interest income on other earning assets.....	3,701	2,730	5,415	5,079	2,521	35.57	136.33
Total interest income (tax equivalent).....	1,051,994	1,039,714	1,070,910	959,790	647,217	1.18	185.13
Interest on time deposits of \$250K or more	5,017	15,387	17,944	9,049	6,347	-67.39	
Interest on time deposits < \$250K.....	16,389	55,254	72,658	39,795	9,131	-70.34	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	32,710	64,906	141,038	102,198	44,105	-49.60	77.50
Interest on other borrowings and trading liabilities.....	22,186	38,419	51,386	41,731	17,090	-42.25	194.21
Interest on subordinated debt and mandatory convertible securities	22,511	25,288	18,767	17,601	16,159	-10.98	214.53
Total interest expense.....	98,813	199,254	301,793	210,374	92,832	-50.41	155.89
Net interest income (tax equivalent).....	953,181	840,460	769,117	749,416	554,385	13.41	188.55
Non-interest income.....	394,112	306,500	259,014	198,410	149,518	28.58	234.45
Adjusted operating income (tax equivalent)	1,347,293	1,146,960	1,028,131	947,826	703,903	17.47	200.62
Overhead expense.....	661,257	568,935	498,109	450,687	365,311	16.23	181.48
Provision for credit losses.....	16,126	191,734	27,283	34,377	23,665		-12.01
Securities gains (losses)	759	986	-5,941	-2,254	-8,264	-23.02	48.53
Other tax equivalent adjustments	-16	-18	13,443	-16	-16		
Pretax net operating income (tax equivalent).....	669,990	387,760	511,010	459,939	306,647	72.78	242.83
Applicable income taxes	124,582	59,037	96,656	90,508	124,007	111.02	94.18
Tax equivalent adjustments	18,069	16,386	13,457	9,975	8,646	10.27	348.58
Applicable income taxes (tax equivalent).....	142,651	75,423	110,113	100,483	132,653	89.13	109.21
Minority interest	16	16	16	16	16	0.00	6.67
Net income before discontinued operations, net of minority interest	527,323	312,321	400,881	359,440	173,978	68.84	314.48
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	527,323	312,321	400,881	359,440	173,978	68.84	314.48
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	527,339	312,337	400,897	359,456	173,994	68.84	314.44
Investment securities income (tax equivalent).....	116,621	110,024	97,800	93,572	60,157	6.00	308.49
US Treasury and agency securities (excluding mortgage-backed securities)	4,854	2,321	2,820	3,478	1,963	109.13	174.24
Mortgage-backed securities	34,042	34,176	34,639	32,538	30,387	-0.39	124.95
All other securities	77,725	73,527	60,341	57,556	27,807	5.71	567.39
Cash dividends declared	70,696	56,985	49,828	45,454	35,907	24.06	185.92
Common	70,696	56,985	49,828	45,454	35,907	24.06	185.92
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.95	2.85	58	3.22	3.27	45	4.05	4	56	4.07	3.87	67	3.81	3.47	75
Less: Interest expense	0.28	0.23	67	0.62	0.48	75	1.14	0.98	70	0.89	0.79	67	0.55	0.55	61
Equals: Net interest income (tax equivalent)	2.68	2.60	51	2.60	2.77	33	2.91	3.01	38	3.17	3.08	48	3.27	2.92	68
Plus: Non-interest income	1.11	1.04	59	0.95	1.21	43	0.98	1.32	42	0.84	1.31	31	0.88	1.35	30
Equals: adjusted operating income (tax equivalent)	3.78	3.70	62	3.55	4.04	27	3.89	4.41	26	4.01	4.46	27	4.15	4.33	43
Less: Overhead expense	1.86	2.17	29	1.76	2.57	16	1.89	2.69	16	1.91	2.71	13	2.15	2.72	20
Less: Provision for credit losses	0.05	-0.09	82	0.59	0.51	65	0.10	0.15	45	0.15	0.14	60	0.14	0.16	55
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	59	0	0.02	48	-0.02	0.01	5	-0.01	0	17	-0.05	0.01	3
Plus: other tax equivalent adjustments	0	0	10	0	0	6	0.05	0	94	0	0	8	0	0	7
Equals: Pretax net operating income (tax equivalent)	1.88	1.66	72	1.20	1.04	58	1.93	1.56	81	1.95	1.57	83	1.81	1.43	78
Less: Applicable income taxes (tax equivalent)	0.40	0.38	63	0.23	0.23	50	0.42	0.36	68	0.43	0.33	79	0.78	0.55	79
Less: Minority interest	0	0	80	0	0	79	0	0	73	0	0	73	0	0	68
Equals: Net operating income	1.48	1.26	74	0.97	0.81	64	1.52	1.19	84	1.52	1.24	79	1.02	0.89	65
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.48	1.26	74	0.97	0.82	63	1.52	1.19	84	1.52	1.24	79	1.02	0.90	64
Memo: Net income (last four quarters)	1.48	1.26	74	0.97	0.82	63	1.52	1.19	83	1.52	1.24	79	1.02	0.91	63
Net income—BHC and noncontrolling (minority) interest	1.48	1.27	74	0.97	0.83	63	1.52	1.20	84	1.52	1.25	79	1.02	0.91	62
Margin Analysis															
Average earning assets / Average assets	93.09	93.08	51	92.38	92.32	51	90.31	91.05	38	89.73	91.48	27	87.55	91.61	10
Average interest-bearing funds / Average assets	60.97	61.99	53	63.91	64.06	50	66.42	65.57	53	65.30	65.56	48	65.74	65.75	50
Interest income (tax equivalent) / Average earning assets	3.17	3.06	53	3.49	3.55	42	4.49	4.41	57	4.53	4.24	70	4.35	3.80	82
Interest expense / Average earning assets	0.30	0.25	68	0.67	0.52	74	1.26	1.08	70	0.99	0.86	68	0.62	0.60	62
Net interest income (tax equivalent) / Average earning assets	2.87	2.80	50	2.82	3.01	33	3.22	3.33	40	3.54	3.38	52	3.73	3.19	81
Yield or Cost															
Total loans and leases (tax equivalent)	4.02	4.01	55	4.23	4.27	51	5.09	5.09	55	5.06	4.95	67	4.76	4.52	70
Interest-bearing bank balances	0.12	0.14	16	0.20	0.27	31	2	2.04	42	1.69	1.64	52	0.96	1.05	35
Federal funds sold and reverse repos	0.33	0.25	76	0.13	0.68	20	1.69	2.44	26	1.82	2.17	28	1.33	1.41	58
Trading assets	0	0.45	26	0	0.60	23	0	0.99	21	1.11			1.11		
Total earning assets	3.12	3.04	50	3.43	3.51	38	4.49	4.36	60	4.48	4.20	69	4.30	3.73	82
Investment securities (tax equivalent)	2.25	1.77	83	2.61	2.25	79	2.83	2.76	59	3.04	2.68	78	2.77	2.47	73
US Treasury and agency securities (excluding mortgage-backed securities)	0.89	1.14	32	1.48	1.75	36	2.19	2.32	47	2.77	2.05	88	1.61	1.62	46
Mortgage-backed securities	1.84	1.57	80	2.11	2.05	53	2.55	2.61	44	2.43	2.50	47	2.14	2.23	45
All other securities	2.62	2.81	48	2.88	3.24	39	3.03	4.06	18	3.39	4.20	36	3.30	3.66	45
Interest-bearing deposits	0.27	0.21	69	0.74	0.53	75	1.57	1.10	81	1.15	0.81	80	0.63	0.49	71
Time deposits of \$250K or more	0.76	0.66	65	1.89	1.42	85	2.31	1.96	80	1.56	1.44	62			
Time deposits < \$250K	0.79	0.62	72	1.72	1.36	80	2.31	1.82	81	1.58	1.29	68			
Other domestic deposits	0.19	0.15	70	0.46	0.36	75	1.29	0.93	81	1.01	0.67	80			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.15	0.17	65	0.23	0.62	14	0.50	1.86	16	0.47	1.51	18	0.35	0.94	27
Other borrowed funds and trading liabilities	1.91	1.27	74	1.77	1.50	64	2.05	2.38	29	2.07	2.28	42	1.64	1.77	42
All interest-bearing funds	0.45	0.37	68	0.97	0.74	76	1.72	1.49	69	1.36	1.19	68	0.83	0.82	61

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	394,112	306,500	259,014	198,410	149,518
Fiduciary activities income	20,724	16,496	14,184	13,143	8,664
Service charges on deposit accounts - domestic	30,016	25,844	28,754	24,906	20,033
Trading revenue.....	847	-1,109	-80	0	0
Investment banking fees and commissions.....	37,918	29,536	24,188	21,282	14,998
Insurance activities revenue.....	10,516	10,055	9,344	9,332	7,405
Venture capital revenue.....	23,109	1,068	2,786	3,287	365
Net servicing fees	7,373	5,452	4,216	2,998	1,401
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	49,977	60,657	23,787	22,635	22,737
Other non-interest income.....	213,632	158,501	151,835	100,827	73,915
Total overhead expenses	661,257	568,935	498,109	450,687	365,311
Personnel expense.....	435,692	334,292	313,359	271,673	209,662
Net occupancy expense.....	54,960	52,021	48,374	46,796	37,723
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	8,518	9,793	9,908	10,549	8,816
Other operating expenses.....	162,087	172,829	126,468	121,669	109,110
Fee income on mutual funds and annuities.....	7,559	6,271	6,193	7,013	5,261
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,841	2,634	2,440	2,297	2,132
Average personnel expense per employee.....	153.36	126.91	128.43	118.27	98.34
Average assets per employee.....	12,540.11	12,255.13	10,827.52	10,277.97	7,962.24

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	1.92	2.17	49	2.05	2.02	57	2.39	2.72	49	3.53	3.08	61	3.52	2.85
Overhead expenses / Net Interest Income + non-interest income	49.75	59.28	16	50.32	62.28	13	48.45	61.29	10	48.06	60.88	11	52.54	63.61
Percent of Average Assets														
Total overhead expense	1.86	2.17	29	1.76	2.57	16	1.89	2.69	16	1.91	2.71	13	2.15	2.72
Personnel expense.....	1.22	1.21	55	1.04	1.30	25	1.19	1.41	29	1.15	1.44	24	1.24	1.42
Net occupancy expense.....	0.15	0.23	18	0.16	0.26	13	0.18	0.28	17	0.20	0.28	16	0.22	0.29
Other operating expenses.....	0.48	0.72	11	0.57	0.94	16	0.52	0.97	6	0.56	0.97	6	0.69	1
Overhead less non-interest income	0.75	1.10	18	0.81	1.25	17	0.91	1.32	23	1.07	1.38	25	1.27	1.34
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	49.08	58.83	16	49.60	61.82	11	48.45	60.64	11	47.55	60.37	11	51.90	62.73
Personnel expense.....	32.34	32.93	39	29.15	32.36	26	30.48	32.39	36	28.66	32.51	26	29.79	32.93
Net occupancy expense.....	4.08	6.23	17	4.54	6.58	17	4.71	6.52	16	4.94	6.48	19	5.36	6.70
Other operating expenses.....	12.66	19.18	7	15.92	22.28	19	13.26	21.20	5	13.95	20.90	5	16.75	22.41
Total non-interest income	29.25	27.67	58	26.72	28.83	50	25.19	29.23	51	20.93	28.50	35	21.24	31.08
Fiduciary activities income	1.54	2.20	49	1.44	2.09	47	1.38	1.97	48	1.39	2.14	49	1.23	2.38
Service charges on domestic deposit accounts	2.23	3.27	34	2.25	3.27	31	2.80	3.88	36	2.63	4.15	32	2.85	4.28
Trading revenue.....	0.06	0.62	55	-0.10	1.28	5	-0.01	1.18	4	0	0.85	27	0	0.90
Investment banking fees and commissions.....	2.81	2.58	68	2.58	2.46	68	2.35	3.54	64	2.25	3.42	58	2.13	3.62
Insurance activities revenue.....	0.78	0.36	80	0.88	0.41	80	0.91	0.47	80	0.98	0.47	81	1.05	0.55
Venture capital revenue.....	1.72	0.04	95	0.09	0.01	91	0.27	0.02	92	0.35	0.02	93	0.05	0.01
Net servicing fees	0.55	0.60	67	0.48	0.01	80	0.41	0.28	74	0.32	0.65	49	0.20	0.60
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	3.71	3.30	62	5.29	3.92	69	2.31	1.86	68	2.39	1.61	71	3.23	1.67
Other non-interest income.....	15.86	9.27	83	13.82	9.65	79	14.77	10.04	77	10.64	9.86	65	10.50	10.77
Overhead less non-interest income	19.83	30.52	20	22.88	31.93	25	23.26	31.06	25	26.62	31.46	31	30.66	31.19
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.59	21.18	19	15.23	18.63	25	18.91	20.56	34	19.68	19.04	51	40.44	32.99
Applicable income tax + TE / Pretax net operating income + TE	21.29	22.67	25	19.45	21.18	28	21.55	23.23	34	21.85	21.56	46	43.26	37.95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	14,897,674	14,099,632	13,280,719	12,128,962	11,265,286	5.66	177.82	
Commercial and industrial loans	7,019,531	7,111,897	5,984,949	5,216,866	4,084,383	-1.30	143.29	
Loans to individuals	500,995	399,552	306,994	278,700	269,240	25.39	108.34	
Loans to depository institutions and acceptances of other banks	0	0	4,801	4,801	5,162			
Agricultural loans	1,108	3,569	253	264	699	-68.95	145.13	
Other loans and leases	1,058,445	928,872	309,565	128,105	137,531	13.95	3245.70	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	23,477,753	22,543,522	19,887,281	17,757,698	15,762,301	4.14	175.55	
Less: Allowance for loan and lease losses	263,233	285,050	94,777	83,575	67,240	-7.65	346.31	
Net loans and leases	23,214,520	22,258,472	19,792,504	17,674,123	15,695,061	4.30	174.36	
Debt securities that reprice or mature in over 1 year	5,750,858	4,275,455	3,381,375	2,415,300	2,135,641	34.51	416.93	
Mutual funds and equity securities	24,973	25,636	25,135	24,369	24,922	-2.59		
Subtotal	28,990,351	26,559,563	23,199,014	20,113,792	17,855,624	9.15	202.81	
Interest-bearing bank balances	3,913,252	3,746,012	347,829	516,920	496,911	4.46	3912.40	
Federal funds sold and reverse repos	1,000,000	12,141	20,977	1,849	106,132	8136.55	72206.58	
Debt securities that reprice or mature within 1 year	319,455	339,776	347,616	862,668	400,404	-5.98	51.18	
Trading assets	39,770	101,602	43,136	0	0	-60.86		
Total earning assets	34,262,828	30,759,094	23,958,572	21,495,229	18,859,071	11.39	246.65	
Non-interest-bearing cash and due from depository institutions	188,287	203,296	157,901	202,924	176,553	-7.38	122.21	
Premises, fixed assets, and leases	377,921	373,669	349,202	265,560	266,014	1.14	325.09	
Other real estate owned	6,502	8,542	29,487	15,165	27,831	-23.88	6.77	
Investment in unconsolidated subsidiaries	487,247	379,231	329,134	274,606	255,125	28.48	125.75	
Intangible and other assets	3,146,775	3,209,219	2,981,202	2,777,560	2,621,106	-1.95	243.87	
Total assets	38,469,399	34,932,860	27,805,498	25,031,044	22,205,700	10.12	243.64	
Quarterly average assets	37,096,456	34,394,251	27,552,013	24,721,519	21,933,501	7.86	236.29	
Average loans and leases (YTD)	23,060,115	21,821,083	18,841,525	16,894,155	12,228,076	5.68	204.12	
Memoranda								
Loans held-for-sale	63,491	119,021	99,405	50,149	129,185	-46.66	-9.68	
Loans not held-for-sale	23,414,262	22,424,501	19,787,876	17,707,549	15,633,116	4.41	177.09	
Real estate loans secured by 1–4 family	3,692,605	3,145,528	3,107,433	2,854,174	2,645,604	17.39	203.44	
Commercial real estate loans	11,186,690	10,932,677	10,150,523	9,252,687	8,601,406	2.32	170.95	
Construction and land development	2,903,017	2,901,746	2,430,483	2,072,455	1,908,288	0.04	218.08	
Multifamily	627,803	663,664	631,616	671,156	669,054	-5.40	50.56	
Nonfarm nonresidential	7,655,870	7,367,267	7,088,424	6,509,076	6,024,064	3.92	173.51	
Real estate loans secured by farmland	18,379	21,427	22,763	22,101	18,276	-14.23	9.95	
Total investment securities	6,095,286	4,640,867	3,754,126	3,302,337	2,560,967	31.34	360.44	
U.S. Treasury securities	193,609	82,210	72,867	30,300	30,444	135.51	77343.60	
US agency securities (excluding mortgage-backed securities)	643,929	76,403	79,692	70,159	180,801	742.81	2857.74	
Municipal securities	2,861,481	2,471,913	1,903,449	1,423,936	805,374	15.76	1102.45	
Mortgage-backed securities	2,026,794	1,689,191	1,463,907	1,310,943	1,263,819	19.99	107.53	
Asset-backed securities	229,568	177,935	152,972	375,583	157,224	29.02	192.15	
Other debt securities	114,932	117,579	56,104	67,047	98,383	-2.25	1236.26	
Mutual funds and equity securities	24,973	25,636	25,135	24,369	24,922	-2.59		
Available-for-sale securities	4,914,194	3,586,681	3,539,995	3,083,686	2,540,205	37.01	278.44	
U.S. Treasury securities	193,609	82,210	72,867	30,300	30,444	135.51	77343.60	
US agency securities (excluding mortgage-backed securities)	632,009	76,403	79,692	70,159	180,801	727.20	2802.99	
Municipal securities	1,823,837	1,443,363	1,714,453	1,229,654	784,612	26.36	757.39	
Mortgage-backed securities	1,920,239	1,689,191	1,463,907	1,310,943	1,263,819	13.68	96.62	
Asset-backed securities	229,568	177,935	152,972	375,583	157,224	29.02	192.15	
Other debt securities	114,932	117,579	56,104	67,047	98,383	-2.25	1236.26	
Mutual funds and equity securities	0	0	0	0	24,922			
Held-to-maturity securities appreciation (depreciation)	31,930	37,981	12,221	-1,151	68	-15.93		
Available-for-sale securities appreciation (depreciation)	55,650	99,385	89,139	-47,541	1,744	-44.01		
Structured notes, fair value	112,566	68,976	16,696	16,455	16,768	63.20	55625.74	
Pledged securities	761,243	1,549,272	1,062,751	1,157,500	1,129,071	-50.86	-15.69	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	10,464,277	7,392,249	4,795,476	4,309,067	4,381,385	41.56	336.16
NOW, ATS and transaction accounts	6,530,015	5,689,095	3,630,168	3,464,001	2,987,291	14.78	261.11
Time deposits less brokered deposits < \$250K	175,633	-636,536	1,378,494	1,102,059	165,123		
MMDA and other savings accounts	12,179,474	11,099,523	7,813,939	7,607,796	6,548,964	9.73	227.85
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	29,349,399	23,544,331	17,618,077	16,482,923	14,082,763	24.66	261.49
Time deposits of \$250K or more	564,577	721,995	849,591	686,757	447,093	-21.80	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	152,559	128,164	126,354	104,741	135,262	19.03	78.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	281	200,262	633,472	481,226	557,629	-99.86	-99.93
Other borrowings w/remaining maturity over 1 year	891,139	890,665	1,515,488	965,833	765,878	0.05	6169.00
Brokered deposits < \$250K	1,393,582	3,439,173	1,713,360	1,679,427	1,921,845	-59.48	
Noncore funding	3,002,138	5,380,259	4,838,265	3,917,984	3,827,707	-44.20	165.16
Trading liabilities	40,241	102,919	43,344	0	0	-60.90	
Subordinated notes and debentures + trust preferred securities	423,172	670,576	749,118	465,168	465,545	-36.89	20.62
Other liabilities	343,719	330,041	200,823	198,906	121,610	4.14	259.10
Total liabilities	33,158,669	30,028,126	23,449,627	21,064,981	18,497,625	10.43	241.92
Equity Capital							
Perpetual preferred stock (including surplus)	217,126	217,126	0	0	0	0.00	
Common stock	76,143	75,850	76,564	77,889	77,740	0.39	64.25
Common surplus	3,045,802	3,028,063	3,064,467	3,127,720	3,115,304	0.59	181.11
Retained earnings	1,864,350	1,407,723	1,184,183	833,130	519,144	32.44	389.24
Accumulated other comprehensive income	107,186	175,849	30,534	-52,105	-4,236	-39.05	
Other equity capital components	0	0	0	-20,694	0		
Total holding company equity capital	5,310,607	4,904,611	4,355,748	3,965,940	3,707,952	8.28	254.82
Noncontrolling (minority) interest in subsidiaries	123	123	123	123	123	0.00	0.00
Total equity capital, including minority interest	5,310,730	4,904,734	4,355,871	3,966,063	3,708,075	8.28	254.80
Total liabilities and capital	38,469,399	34,932,860	27,805,498	25,031,044	22,205,700	10.12	243.64
Memoranda							
Non-interest-bearing deposits	10,464,277	7,392,249	4,795,476	4,309,067	4,381,386	41.56	336.16
Interest-bearing deposits	20,843,281	20,313,250	15,385,552	14,540,040	12,070,315	2.61	227.72
Total deposits	31,307,558	27,705,499	20,181,028	18,849,107	16,451,701	13.00	257.42
Long-term debt that reprices within 1 year	888,669	1,062,913	780,000	481,226	557,629	-16.39	126.68
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,904,611	4,355,748	3,965,940	3,707,952	1,496,696		
Accounting restatements	0	-31,795	0	0	0		
Net income	527,323	312,321	400,881	359,440	173,978		
Net sale of new perpetual preferred stock	0	217,126	0	0	0		
Net sale of new common stock	18,032	-37,118	-43,885	12,566	212,226		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	20,695	0		
Changes incident to business combinations	0	0	0	0	1,850,968		
Less: Dividends declared	70,696	56,985	49,828	45,454	35,907		
Change in other comprehensive income	-68,663	145,314	82,640	-47,869	9,991		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	5,310,607	4,904,611	4,355,748	3,965,940	3,707,952		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	38.73	36.25	51	40.36	36.22	53	47.76	37.78	65	48.46	37.19	67	50.73	35.54	76
Commercial and industrial loans	18.25	10.76	82	20.36	13.52	81	21.52	12.02	85	20.84	12.85	81	18.39	12.62	74
Loans to individuals	1.30	3.36	51	1.14	3.40	45	1.10	4.20	37	1.11	4.31	36	1.21	4.47	39
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0.02	0.04	74	0.02	0.05	73	0.02	0.06	71
Agricultural loans.....	0	0.18	31	0.01	0.19	32	0	0.24	27	0	0.30	26	0	0.21	33
Other loans and leases.....	2.75	4.47	44	2.66	4.63	41	1.11	5.01	15	0.51	5	6	0.62	5.10	10
Net loans and leases.....	60.35	58.67	54	63.72	61.58	47	71.18	63.77	64	70.61	63.98	59	70.68	62.73	63
Debt securities over 1 year.....	14.95	19.46	35	12.24	15.55	33	12.16	14.60	34	9.65	14.63	25	9.62	14.83	22
Mutual funds and equity securities	0.06	0.06	66	0.07	0.05	73	0.09	0.06	71	0.10	0.06	74	0.11	0.06	72
Subtotal	75.36	79.22	28	76.03	78.16	27	83.43	79.65	47	80.36	79.97	29	80.41	79.31	33
Interest-bearing bank balances	10.17	8.50	59	10.72	7.51	75	1.25	3.06	31	2.07	3.04	49	2.24	3.46	47
Federal funds sold and reverse repos	2.60	0.54	87	0.03	0.82	68	0.08	1.57	65	0.01	1.66	57	0.48	1.81	71
Debt securities 1 year or less	0.83	1.56	43	0.97	1.68	41	1.25	1.91	50	3.45	1.96	78	1.80	1.86	64
Trading assets	0.10	0.49	50	0.29	1.01	48	0.16	1.19	47	0	1.33	15	0	1.34	15
Total earning assets.....	89.07	91.77	16	88.05	91.05	13	86.16	89.53	14	85.87	89.74	12	84.93	89.84	9
Non-interest cash and due from depository institutions.....	0.49	0.82	19	0.58	1.07	13	0.57	1.14	15	0.81	1.21	23	0.80	1.22	21
Other real estate owned.....	0.02	0.01	75	0.02	0.02	68	0.11	0.03	92	0.06	0.04	71	0.13	0.05	85
All other assets.....	10.45	7.35	85	11.37	7.82	89	13.27	9.27	88	13.32	8.98	89	14.28	8.86	92
Memoranda															
Short-term investments	13.60	11.47	65	11.73	11.17	65	2.58	7.63	34	5.52	7.80	58	4.52	8.69	44
U.S. Treasury securities.....	0.50	1.47	51	0.24	0.84	60	0.26	1.03	56	0.12	1.04	46	0.14	1.02	46
US agency securities (excluding mortgage-backed securities)	1.67	0.82	77	0.22	0.63	45	0.29	0.54	50	0.28	0.69	54	0.81	0.75	66
Municipal securities	7.44	1.73	93	7.08	1.69	93	6.85	1.34	95	5.69	1.62	91	3.63	1.60	78
Mortgage-backed securities	5.27	14.14	16	4.84	11.75	15	5.26	11.44	16	5.24	11.13	17	5.69	11.06	23
Asset-backed securities	0.60	0.50	71	0.51	0.32	76	0.55	0.28	76	1.50	0.33	89	0.71	0.30	78
Other debt securities	0.30	0.53	51	0.34	0.42	59	0.20	0.39	57	0.27	0.41	63	0.44	0.38	70
Loans held-for-sale.....	0.17	0.55	48	0.34	0.52	49	0.36	0.39	61	0.20	0.30	54	0.58	0.33	77
Loans held for investment	60.86	58.06	58	64.19	61.72	48	71.17	63.50	65	70.74	63.93	59	70.40	62.63	62
Real estate loans secured by 1–4 family	9.60	11.46	41	9	11.91	36	11.18	13.29	38	11.40	13.46	40	11.91	13.44	41
Revolving	2.49	1.42	76	2.71	1.66	71	3.61	2.07	75	4.28	2.27	79	5.04	2.40	84
Closed-end, secured by first liens	7.06	9.67	37	6.22	9.81	33	7.47	10.69	34	7.03	10.57	32	6.75	10.35	34
Closed-end, secured by junior liens	0.05	0.17	30	0.07	0.22	30	0.09	0.28	34	0.10	0.31	30	0.13	0.34	33
Commercial real estate loans	29.08	22.69	67	31.30	22.22	68	36.51	22.23	84	36.96	21.58	84	38.74	19.88	91
Construction and land development.....	7.55	3.34	89	8.31	3.40	91	8.74	3.44	92	8.28	3.51	91	8.59	3.25	93
Multifamily.....	1.63	3.57	34	1.90	3.12	38	2.27	3.01	46	2.68	2.72	57	3.01	2.54	66
Nonfarm nonresidential	19.90	14.57	67	21.09	14.72	71	25.49	14.69	82	26	14.44	84	27.13	13.30	92
Real estate loans secured by farmland.....	0.05	0.30	45	0.06	0.33	45	0.08	0.36	51	0.09	0.41	52	0.08	0.32	51

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Loan Mix, Percent of Gross Loans and Leases														
Real estate loans	63.45	61.05	46	62.54	57.15	52	66.78	57.46	57	68.30	56.49	64	71.47	54.84	74
Real estate loans secured by 1–4 family.....	15.73	19.86	36	13.95	19.43	32	15.63	20.75	30	16.07	21.10	26	16.78	21.45	29
Revolving	4.08	2.43	74	4.21	2.64	72	5.05	3.15	75	6.03	3.50	78	7.10	3.77	83
Closed-end.....	11.65	17.24	29	9.75	16.59	27	10.57	17.39	25	10.04	17.39	21	9.69	17.41	22
Commercial real estate loans	47.65	37.86	62	48.50	34.63	76	51.04	33.52	84	52.11	32.14	86	54.57	29.99	92
Construction and land development.....	12.36	5.65	87	12.87	5.26	93	12.22	5.09	92	11.67	5.20	88	12.11	4.90	96
1–4 family.....	2.67	1.18	80	2.28	0.93	81	2.91	0.94	88	3.05	1.02	88	2.82	0.89	87
Other.....	9.70	4.40	93	10.59	4.19	95	9.31	4.02	91	8.62	4.05	88	9.28	3.90	93
Multifamily.....	2.67	5.78	29	2.94	4.96	37	3.18	4.69	42	3.78	4.10	55	4.24	3.84	64
Nonfarm nonresidential	32.61	24.56	67	32.68	22.93	73	35.64	22.15	80	36.65	21.40	89	38.22	20.03	93
Owner-occupied.....	12.99	8.29	77	12.43	7.68	78	13.42	7.72	84	14.94	8.03	87	15.61	7.58	91
Other.....	19.62	15.94	62	20.25	14.95	68	22.22	14.34	77	21.71	13.38	82	22.61	12.45	86
Real estate loans secured by farmland.....	0.08	0.54	44	0.10	0.54	44	0.11	0.55	49	0.12	0.63	51	0.12	0.51	51
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0.02	0.11	72	0.03	0.12	71	0.03	0.17	70
Commercial and industrial loans	29.90	18.86	81	31.55	22.17	82	30.09	19.53	84	29.38	20.32	78	25.91	20.53	67
Loans to individuals	2.13	6.24	47	1.77	6.13	44	1.54	7.13	34	1.57	7.36	31	1.71	7.61	36
Credit card loans	0.19	0.53	64	0.17	0.65	64	0.22	0.81	60	0.25	1.02	60	0.24	1.12	55
Agricultural loans.....	0	0.34	30	0.02	0.32	33	0	0.37	26	0	0.46	26	0	0.33	31
Other loans and leases.....	4.51	8.75	45	4.12	9.09	41	1.56	9.85	14	0.72	9.66	6	0.87	10.32	11
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	411.43	391.81	52	467.62	381.27	63	550.15	391.26	76	575.44	379.80	79	628.45	366.85	93
Real estate loans secured by 1–4 family.....	101.98	126.06	40	104.32	125.03	41	128.72	138.18	46	135.41	137.84	49	147.59	138.55	52
Revolving	26.47	15.44	74	31.45	17.42	74	41.64	21.26	79	50.80	23.33	86	62.42	25.05	89
Closed-end.....	75.51	108.85	35	72.88	106.14	34	87.09	115.20	38	84.61	112.79	37	85.16	111.69	40
Commercial real estate loans	308.94	245.88	64	362.58	234.65	82	420.48	229.44	91	438.98	219.72	92	479.84	204.45	96
Construction and land development.....	80.17	35.95	87	96.24	35.62	93	100.68	34.95	94	98.32	35.36	95	106.46	32.91	98
1–4 family.....	17.28	7.42	82	17.07	6.34	82	23.96	6.61	91	25.68	7.04	94	24.83	6.16	93
Other.....	62.89	28.11	91	79.16	28.16	95	76.72	27.32	95	72.65	27.26	95	81.63	26.01	96
Multifamily.....	17.34	38.66	33	22.01	32.74	40	26.16	31.04	49	31.84	27.85	68	37.32	25.95	77
Nonfarm nonresidential	211.43	158.05	70	244.34	155.06	82	293.64	152.10	92	308.81	147.22	94	336.06	137.03	98
Owner-occupied.....	84.20	52.99	76	92.94	52.37	80	110.59	53.07	87	125.89	54.89	92	137.23	51.62	94
Other.....	127.23	102.54	63	151.40	100.54	71	183.04	97.41	87	182.93	91.80	88	198.82	84.09	91
Real estate loans secured by farmland.....	0.51	3.22	44	0.71	3.44	45	0.94	3.60	50	1.05	4.02	54	1.02	3.31	55
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0.20	0.44	75	0.23	0.54	76	0.29	0.68	74
Commercial and industrial loans	193.86	114.45	83	235.87	139.91	90	247.93	122.02	92	247.51	128.82	90	227.85	126.55	87
Loans to individuals	13.84	34.55	50	13.25	37.47	46	12.72	43.51	41	13.22	42.67	40	15.02	44.83	44
Credit card loans	1.24	2.77	67	1.25	3.30	66	1.79	4.34	65	2.11	5.31	65	2.12	5.73	60
Agricultural loans.....	0.03	1.86	30	0.12	1.88	35	0.01	2.18	26	0.01	2.72	27	0.04	1.88	36
Other loans and leases.....	29.23	51.06	43	30.81	49.54	45	12.82	52.44	16	6.08	51.79	7	7.67	52.78	12
Supplemental															
Non-owner occupied CRE loans / Gross loans	36.59	30.07	64	38.17	27.32	79	39.21	26.45	82	38.03	24.79	81	40.46	23.09	88
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	237.23	195.33	63	285.41	183.76	84	323.06	178.57	87	320.41	167.93	88	355.77	156.17	94
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	321.43	252.85	68	378.35	240.85	83	433.65	236.10	91	446.30	225.98	93	493	210.40	96

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	13.60	11.47	65	11.73	11.17	65	2.58	7.63	34	5.52	7.80	58	4.52	8.69	44
Liquid assets	20.75	29.03	30	16.81	26.22	23	7.74	22.44	4	8.52	22.72	3	10.15	24.04	7
Investment securities	15.84	21.63	32	13.29	17.85	31	13.50	16.99	37	13.19	17.27	35	11.53	17.35	22
Net loans and leases	60.35	58.67	54	63.72	61.58	47	71.18	63.77	64	70.61	63.98	59	70.68	62.73	63
Net loans, leases and standby letters of credit	61.07	59.49	54	64.28	62.48	45	71.91	64.84	65	71.32	65.07	57	71.33	63.89	63
Core deposits	76.29	75.71	35	67.40	70.67	28	63.36	63.09	37	65.85	62.13	47	63.42	61.26	44
Noncore funding	7.80	10.30	49	15.40	14.13	66	17.40	19.36	57	15.65	21.34	45	17.24	22.32	45
Time deposits of \$250K or more	1.47	1.58	55	2.07	2.11	54	3.06	2.94	57	2.74	2.89	52	2.01	2.57	44
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0.40	1.23	40	0.37	1.47	37	0.45	1.94	38	0.42	1.97	31	0.61	2.23	33
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	-2.20	0.54	6	0.33	0.54	51	0.38	0.48	51	0.41	0.54	44	0.13	0.73	34
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	1	26	0.57	1.24	48	2.28	3.01	46	1.92	3.67	35	2.51	3.96	44
Earning assets that reprice within 1 year	37.99	37.37	53	38.88	39.38	47	42.49	39.29	59	44.05	40.29	65	43.96	41.61	60
Interest-bearing liabilities that reprice within 1 year	4.51	6.39	45	8.04	8.20	64	11.95	10.19	70	9.82	10.01	56	8.33	8.46	60
Long-term debt that reprices within 1 year	2.31	0.26	91	3.04	0.47	90	2.81	0.96	84	1.92	1.34	73	2.51	1.58	74
Net assets that reprice within 1 year	31.17	29.65	54	27.79	29.11	43	27.73	26.63	51	32.31	27.38	58	33.11	29.77	54
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-7.69	-2.33	34	4.83	3.20	61	17.74	14.45	65	12.60	16.62	41	15.79	17.03	52
Net short-term noncore funding dependence	-11.54	-7.71	30	-0.42	-4.76	64	10.16	3.38	69	5.43	4.66	43	9.99	4.83	64
Short-term investment / Short-term noncore funding	277.23	273.46	62	102.83	184.19	32	23.29	77.77	32	55.85	66.46	57	35.98	74.86	40
Liquid assets - short-term noncore funding / Nonliquid assets	19.99	36.68	31	6.50	28.18	19	-3.60	16.97	12	-1.49	16.04	20	-2.68	18.16	17
Net loans and leases / Total deposits	74.15	72.79	55	80.34	79.43	54	98.07	90.31	75	93.77	90.08	58	95.40	90.14	65
Net loans and leases / Core deposits	79.10	78.25	54	94.54	88.34	70	112.34	103.93	72	107.23	105	62	111.45	105.65	65
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.93	0.12	82	1.35	1.57	53	0.53	0.72	50	-0.06	-0.82	65	0	-0.31	70
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.62	-0.25	85	3.54	4.31	51	3.84	1.36	91	-2.35	-1.98	41	0.10	-0.77	77
Structured notes appreciation (depreciation) / Tier 1 capital	0.05	-0.02	88	0.05	0.02	78	0.01	0	65	0	-0.05	47	0.01	-0.08	87
Percent of Investment Securities															
Held-to-maturity securities	18.97	14.28	65	22.16	11.38	73	5.03	12.67	51	5.88	16.19	37	0.81	15.76	33
Available-for-sale securities	80.62	83.77	35	77.28	87.23	25	94.30	85.40	51	93.38	81.88	64	99.19	84.24	66
U.S. Treasury securities	3.18	6.70	55	1.77	4.72	61	1.94	6.15	52	0.92	6.99	47	1.19	6.96	46
US agency securities (excluding mortgage-backed securities)	10.56	4.12	81	1.65	4.01	48	2.12	3.49	52	2.12	4.02	54	7.06	4.42	71
Municipal securities	46.95	8.22	97	53.26	9.83	96	50.70	7.75	98	43.12	9.16	96	31.45	9.31	90
Mortgage-backed securities	33.25	66.54	11	36.40	66.64	10	38.99	67.43	13	39.70	65.45	16	49.35	65.34	25
Asset-backed securities	3.77	2.50	70	3.83	1.91	75	4.07	1.66	78	11.37	2.05	89	6.14	1.74	83
Other debt securities	1.89	3.08	54	2.53	3.01	60	1.49	2.94	57	2.03	2.79	61	3.84	2.57	73
Mutual funds and equity securities	0.41	0.29	73	0.55	0.35	71	0.67	0.40	72	0.74	0.42	70	0.97	0.51	78
Debt securities 1 year or less	5.24	7.78	51	7.32	10.55	47	9.26	11.86	55	26.12	11.91	85	15.63	11.79	68
Debt securities 1 to 5 years	9.43	18.25	33	2.50	17.03	17	2.19	17.94	16	5.32	19.18	27	7.23	18.80	32
Debt securities over 5 years	84.92	71.11	72	89.62	69.86	76	87.88	66.02	76	67.82	64.73	43	76.17	64.73	57
Pledged securities	12.49	32.26	25	33.38	35.67	45	28.31	30.57	50	35.05	33.30	55	44.09	34.58	65
Structured notes, fair value	1.85	0.11	93	1.49	0.02	96	0.44	0.03	92	0.50	0.04	92	0.65	0.03	92
Percent Change from Prior Like Quarter															
Short-term investments	27.69	27.98	57	472	183.32	87	-48.14	26.69	3	37.67	6.77	84	223.47	19.19	96
Investment securities	31.34	31.36	56	23.62	23.62	61	13.68	11.75	66	28.95	9.42	82	93.46	8.45	96
Core deposits	24.66	16.94	77	33.64	26.88	78	6.89	11.23	46	17.04	7.29	83	73.45	12.19	98
Noncore funding	-44.20	-14.79	14	11.20	-12.18	78	23.49	6.59	80	2.36	10.67	37	238.07	5.59	99

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	12,785,993	9,496,870	7,938,341	6,921,688	6,165,302
Commit: Secured commercial real estate loans	5,103,737	3,308,453	3,086,298	2,422,695	2,433,156
Commit: Unsecured real estate loans	398,042	329,510	327,548	105,742	163,050
Credit card lines (reported semiannually, June/Dec)	1,341,395	983,173	724,063	542,585	376,876
Securities underwriting	0	0	0	0	0
Standby letters of credit	277,950	195,736	203,578	177,476	143,685
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	224,088	250,432	116,128	72,320	121,253
Written options contracts (interest rate)	246,770	379,864	161,059	142,003	164,398
Purchased options contracts (interest rate)	112,843	1,611,028	2,872,253	83,565	82,000
Interest rate swaps	4,054,988	3,751,514	3,933,160	3,984,087	1,719,167
Futures and forward foreign exchange	19,770	0	264	195	301
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	33.24	22.78	82	27.19	22.01	75	28.55	23.52	71	27.65	24.05	68	27.76	24.03	67
Standby letters of credit	0.72	0.65	67	0.56	0.71	55	0.73	0.84	57	0.71	0.92	51	0.65	0.96	48
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	12.11	46.30	41	17.16	48.62	44	25.47	68.47	57	17.11	65.81	49	9.40	75.35	31
Interest rate contracts	12.06	32.46	45	17.16	34.36	45	25.47	47.31	58	17.11	43.84	51	9.40	53.66	34
Interest rate futures and forward contracts	0.58	3.25	61	0.72	6.21	49	0.42	10.67	48	0.29	11.40	50	0.55	13.82	55
Written options contracts (interest rate)	0.64	1.41	59	1.09	2.18	54	0.58	2.47	53	0.57	2.16	56	0.74	2.60	59
Purchased options contracts (interest rate)	0.29	1.31	63	4.61	1.46	87	10.33	2.65	88	0.33	2.32	59	0.37	2.37	55
Interest rate swaps	10.54	20.49	48	10.74	20.83	41	14.15	28.86	48	15.92	26.74	58	7.74	25.60	33
Foreign exchange contracts	0.05	6.30	62	0	6.01	25	0	10.12	46	0	10.92	43	0	9.40	36
Futures and forward foreign exchange contracts	0.05	3.78	65	0	3.47	25	0	5.23	47	0	5.22	46	0	4.53	39
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	55.45	44.98	73	43.52	42.82	67	42.13	45.53	65	40.97	44.93	63	50.42	46.60	66

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	4,658,459	5,992,838	7,082,864	4,282,170	2,087,119
Interest rate contracts	4,638,689	5,992,838	7,082,600	4,281,975	2,086,818
Foreign exchange contracts	19,770	0	264	195	301
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	243,858	250,432	116,392	72,515	121,554
Written options	246,770	379,864	161,059	142,003	164,398
Exchange-traded	0	0	0	0	0
Over-the-counter	246,770	379,864	161,059	142,003	164,398
Purchased options	112,843	1,611,028	2,872,253	83,565	82,000
Exchange-traded	0	0	0	0	0
Over-the-counter	112,843	1,611,028	2,872,253	83,565	82,000
Swaps	4,054,988	3,751,514	3,933,160	3,984,087	1,719,167
Held for trading	3,249,183	3,264,639	0	0	0
Interest rate contracts	3,249,183	3,264,639	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,409,276	2,728,199	7,082,864	4,282,170	2,087,119
Interest rate contracts	1,389,506	2,728,199	7,082,600	4,281,975	2,086,818
Foreign exchange contracts	19,770	0	264	195	301
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,411,689	5,612,974	6,921,805	4,140,166	1,922,721
One year or less	465,027	348,673	1,036,096	609,578	184,783
Over 1 year to 5 years	2,084,402	3,205,423	4,103,513	2,018,646	678,630
Over 5 years	1,862,260	2,058,878	1,782,196	1,511,942	1,059,308
Gross negative fair value (absolute value)	89,182	181,150	85,869	50,870	18,850
Gross positive fair value	68,390	251,437	133,299	27,345	14,589
Held for trading	49,093	107,010	44,873	0	0
Non-traded	19,297	144,427	88,426	27,345	14,589
Current credit exposure on risk-based capital derivative contracts	58,931	233,165	131,388	23,925	8,771
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.58	94.17	42	100	94.10	77	100	93.44	60	100	92.91	61	99.99	92.20	69
Foreign exchange contracts	0.42	3.47	61	0	3.49	25	0	3.20	44	0	3.39	42	0.01	3.53	37
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	5.23	11.16	50	4.18	14.05	37	1.64	13.49	28	1.69	12.78	29	5.82	13.23	43
Written options	5.30	6.28	60	6.34	8.18	56	2.27	5.91	43	3.32	6.60	49	7.88	6.68	68
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	5.30	5.96	60	6.34	7.73	57	2.27	5.10	45	3.32	5.49	52	7.88	5.27	74
Purchased options	2.42	3.27	61	26.88	3.42	98	40.55	4.42	97	1.95	4.19	54	3.93	4.73	59
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	2.42	2.87	64	26.88	2.86	98	40.55	3.35	97	1.95	3.20	59	3.93	3.32	63
Swaps	87.05	74.26	57	62.60	68.76	36	55.53	69.75	27	93.04	70.34	67	82.37	68.94	59
Held for trading	69.75	40.42	57	54.48	43.53	50	0	44.16	18	0	46.31	18	0	46.32	17
Interest rate contracts	69.75	34.15	69	54.48	36.62	54	0	37.24	18	0	38.40	18	0	37.84	17
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	30.25	59.58	42	45.52	56.47	50	100	55.84	81	100	53.69	81	100	53.68	82
Interest rate contracts	29.83	56.71	43	45.52	53.82	52	100	52.22	77	100	50.60	76	99.99	51.23	79
Foreign exchange contracts	0.42	0.40	81	0	0.46	34	0	0.34	67	0	0.57	65	0.01	0.60	63
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	94.70	92.53	38	93.66	91.48	41	97.73	93.86	51	96.68	94.47	47	92.12	95.63	30
One year or less	9.98	27.56	38	5.82	32.05	23	14.63	32.17	40	14.24	32.51	41	8.85	31.96	27
Over 1 year to 5 years	44.74	27.01	74	53.49	27.06	90	57.94	30.45	86	47.14	31.16	76	32.52	31.85	50
Over 5 years	39.98	29.89	64	34.36	29.56	56	25.16	28.09	51	35.31	28.71	59	50.75	29.43	72
Gross negative fair value (absolute value)	1.91	0.98	88	3.02	1.55	78	1.21	0.83	71	1.19	0.72	83	0.90	0.69	68
Gross positive fair value	1.47	1.34	61	4.20	2.23	94	1.88	1.19	79	0.64	0.85	33	0.70	0.71	50
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.04	62	0.06	0.07	72	0.04	0.06	72	0.03	0.06	66	0.01	0.06	45
Gross positive fair value (X)	0.02	0.05	42	0.09	0.09	65	0.06	0.07	71	0.01	0.06	46	0.01	0.06	38
Held for trading (X)	0.01	0.04	53	0.04	0.07	53	0.02	0.06	54	0	0.05	19	0	0.05	18
Non-traded (X)	0.01	0.01	51	0.05	0.02	87	0.04	0.01	91	0.01	0.01	78	0.01	0.01	75
Current credit exposure (X)	0.02	0.04	46	0.08	0.06	69	0.06	0.05	73	0.01	0.04	54	0.01	0.04	41
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.20	0.46	43	0.90	0.85	63	0.55	0.73	70	0.11	0.53	50	0.05	0.53	35

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	285,050	94,777	83,575	67,240	58,980
Gross losses	54,995	49,333	28,468	30,400	22,047
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	16,273	9,962	12,386	12,358	6,642
Net losses	38,722	39,371	16,082	18,042	15,405
Provision for loan and lease losses	16,905	191,542	27,284	34,377	23,665
Adjustments	0	38,102	0	0	0
Ending balance	263,233	285,050	94,777	83,575	67,240
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.05	-0.09	83	0.59	0.51	65	0.10	0.15	45	0.15	0.14	60	0.14	0.16	55
Provision for loan and lease losses / Average loans and leases	0.07	-0.16	84	0.88	0.82	61	0.14	0.24	39	0.20	0.24	58	0.19	0.28	46
Provision for loan and lease losses / Net loan and lease losses	43.66	-105.48	71	486.51	487.86	66	169.66	130.58	78	190.54	134.68	82	153.62	143.18	73
Allowance for loan and lease losses / Total loans and leases not held for sale	1.12	1.23	42	1.27	1.58	31	0.48	0.83	20	0.47	0.90	15	0.43	0.98	12
Allowance for loan and lease losses / Total loans and leases	1.12	1.20	43	1.26	1.55	32	0.48	0.81	20	0.47	0.89	15	0.43	0.96	12
Allowance for loan and lease losses / Net loans and leases losses (X)	6.80	21.39	27	7.24	11.58	51	5.89	8.03	58	4.63	7.54	47	4.36	8.39	45
Allowance for loan and lease losses / Nonaccrual assets	833.83	364.13	89	386.06	299.17	73	153.85	218.72	48	95.15	214.03	18	117.03	178.03	28
ALLL / 90+ days past due + nonaccrual loans and leases	793.44	287.08	92	374.09	244.34	77	149.92	151.73	60	93.49	160.51	28	109.17	136.22	44
Gross loan and lease losses / Average loans and leases	0.24	0.19	67	0.23	0.34	45	0.15	0.28	34	0.18	0.30	40	0.18	0.33	37
Recoveries / Average loans and leases	0.07	0.08	52	0.05	0.07	35	0.07	0.08	50	0.07	0.09	47	0.05	0.09	33
Net losses / Average loans and leases	0.17	0.11	70	0.18	0.27	47	0.09	0.21	34	0.11	0.22	40	0.13	0.24	40
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	32.99	34.67	58	34.99	33.98	61	40.74	36.22	69	56.05	41.30	78	21.35	33.49	28
Earnings coverage of net loan and lease losses (X)	17.27	39.72	45	14.30	22.91	55	32.64	24.40	76	26.85	21.75	71	20.88	19.67	66
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	0.02	22	0.02	0.04	45	-0.01	0.01	16	-0.02	0.02	21	-0.01	0.02	20
Real estate loans secured by 1-4 family	-0.04	-0.02	21	0.06	0.01	89	-0.02	0.01	19	-0.04	0.01	13	0	0.03	22
Revolving	-0.10	-0.07	24	0.05	0.01	75	-0.02	0.02	23	-0.02	0.03	21	0.07	0.09	51
Closed-end	-0.03	-0.01	27	0.07	0	88	-0.01	0	21	-0.05	0.01	11	-0.05	0.02	6
Commercial real estate loans	0	0.04	19	0.01	0.07	31	-0.01	0.01	12	-0.01	0.01	25	-0.01	0.01	25
Construction and land development	0	0	51	-0.01	0	36	-0.03	-0.01	25	-0.09	-0.03	19	-0.05	-0.02	24
1-4 family	0	0	57	0	0	59	0	0	20	0	-0.01	88	0	0	39
Other	0	0	47	-0.01	0	31	-0.03	-0.01	22	-0.09	-0.02	13	-0.05	-0.01	19
Multifamily	0	0.01	48	-0.04	0	4	-0.14	0	1	0	0	29	0	-0.01	38
Nonfarm nonresidential	0	0.05	16	0.02	0.11	32	0	0.02	51	0.01	0.02	59	0	0.03	35
Owner-occupied	0	0.01	18	0.02	0.02	67	0.01	0.01	68	0.02	0.01	73	0	0.01	27
Other	0	0.04	22	0	0.08	10	0	0.01	26	0	0.01	29	0	0.01	54
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47
Commercial and industrial loans	0.55	0.17	91	0.48	0.47	60	0.21	0.37	39	0.19	0.31	48	0.07	0.39	21
Loans to individuals	0.40	0.71	40	0.61	1.13	38	1.64	1.17	71	3.54	1.16	92	4.91	1.25	94
Credit card loans	1.49	1.84	36	3.54	2.92	62	5.07	3.11	85	3.90	2.92	73	11.45	2.92	98
Agricultural loans	0	0.02	48	-0.06	0.19	7	-3.16	0.08	2	-1.89	0.15	1	0	0.18	31
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.10	32	0	0.15	40	0	0.15	32	-0.03	0.14	4	0.22	0.15	72

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	18,633		40,547		34,348		58,979		56,019						
90+ days past due loans and leases	1,607		2,362		1,615		1,558		4,138						
Nonaccrual loans and leases	31,569		73,836		61,605		87,834		57,455						
Total past due and nonaccrual loans and leases	51,809		116,745		97,568		148,371		117,612						
Restructured 30–89 days past due	0		0		9		0		0						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	0		6,561		8,269		8,759		12,275						
Total restructured loans and leases	0		6,561		8,278		8,759		12,275						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	2,354		2,494		4,841		5,899		6,612						
Other real estate owned	6,502		8,542		29,487		15,165		27,831						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.08	0.32	10	0.18	0.39	25	0.17	0.43	19	0.33	0.44	40	0.36	0.47	42
90+ days past due loans and leases	0.01	0.10	32	0.01	0.12	34	0.01	0.15	26	0.01	0.17	25	0.03	0.20	33
Nonaccrual loans and leases	0.13	0.46	12	0.33	0.66	19	0.31	0.51	30	0.49	0.54	48	0.36	0.63	24
90+ days past due and nonaccrual loans and leases	0.14	0.62	9	0.34	0.85	13	0.32	0.71	19	0.50	0.75	32	0.39	0.88	16
30–89 days past due restructured	0	0.01	21	0	0.01	16	0	0.01	26	0	0.02	12	0	0.02	13
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25
Nonaccrual restructured	0	0.10	2	0.03	0.13	22	0.04	0.14	28	0.05	0.16	22	0.08	0.20	29
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.08	0.32	10	0.18	0.40	25	0.17	0.43	19	0.33	0.44	40	0.36	0.47	42
90+ days past due assets	0.01	0.10	30	0.01	0.12	33	0.01	0.15	22	0.01	0.18	22	0.03	0.20	33
Nonaccrual assets	0.13	0.47	12	0.33	0.67	19	0.31	0.53	30	0.49	0.57	47	0.36	0.64	24
30+ days past due and nonaccrual assets	0.22	0.97	6	0.52	1.29	13	0.49	1.19	10	0.84	1.26	32	0.75	1.39	21
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.09	0.36	12	0.22	0.52	19	0.23	0.44	21	0.36	0.48	37	0.28	0.54	22
90+ days past due and nonaccrual assets + other real estate owned	0.10	0.37	10	0.24	0.55	19	0.33	0.48	38	0.42	0.52	40	0.40	0.59	26
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.11	0.41	9	0.24	0.60	15	0.35	0.53	27	0.44	0.60	35	0.41	0.72	22
Allowance for loan and lease losses	15.36	62.64	5	29.77	66.66	17	101.23	115.41	50	130.30	118.28	63	136.67	129.01	60
Equity capital + allowance for loan and lease losses	0.73	3.60	6	1.64	4.97	12	2.16	4.28	25	2.69	4.79	26	2.43	5.78	16
Tier 1 capital + allowance for loan and lease losses	1.10	4.30	8	2.75	6.05	19	3.97	5.65	37	5.17	6.16	45	5.13	7.35	30
Loans and leases + other real estate owned	0.17	0.71	7	0.38	0.97	11	0.48	0.85	22	0.61	0.96	28	0.58	1.15	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.06	0.26	14	0.11	0.39	17	0.16	0.38	21	0.28	0.42	37	0.38	0.44	50
	90+ days past due		0	0.12	34	0	0.16	32	0	0.16	31	0	0.22	12	0.01	0.26	34
	Nonaccrual.....		0.10	0.52	13	0.28	0.76	15	0.34	0.46	44	0.53	0.57	54	0.36	0.69	27
Commercial and industrial	30–89 days past due		0.09	0.24	26	0.31	0.23	74	0.16	0.31	34	0.39	0.30	72	0.18	0.32	37
	90+ days past due		0.02	0.04	53	0.03	0.03	63	0.02	0.05	49	0.02	0.05	57	0.03	0.05	60
	Nonaccrual.....		0.24	0.57	29	0.48	0.75	40	0.26	0.83	20	0.44	0.76	41	0.42	0.93	32
Individuals	30–89 days past due		0.46	0.63	41	0.27	0.83	19	0.71	0.83	42	1.18	0.84	70	2.34	0.97	91
	90+ days past due		0.07	0.09	64	0.08	0.14	54	0.16	0.17	67	0.17	0.16	71	0.47	0.19	80
	Nonaccrual.....		0	0.17	22	0	0.28	20	0.05	0.17	38	0.35	0.23	72	0.02	0.24	22
Depository institution loans	30–89 days past due			0.01			0		0	0	47	0	0	47	0	0	46
	90+ days past due			0			0		0	0	49	0	0	47	0	0.05	44
	Nonaccrual.....			0			0		0	0	48	0	0	48	0	0	47
Agricultural	30–89 days past due		0	0.07	30	0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual.....		0	0.70	27	0	0.49	24	0	0.67	22	0	0.75	23	0	0.96	20
Foreign governments	30–89 days past due			0.50			0			0.07			0.01				0
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.15			0.09			0.03			0.06				0.06
Other loans and leases	30–89 days past due		0.12	0.12	70	0.28	0.18	74	0.33	0.20	72	0.84	0.17	94	0.04	0.20	44
	90+ days past due		0	0.01	34	0	0.01	33	0	0.01	30	0.11	0.01	94	0.04	0.02	79
	Nonaccrual.....		0	0.09	21	0	0.15	19	0	0.13	15	0	0.14	17	0	0.10	18

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
		0.18	0.46	24	0.21	0.65	19	0.28	0.67	19	0.61	0.71	54	0.56	0.74	42
1–4 family	30–89 days past due	0	0.24	44	0.01	0.33	40	0.01	0.31	35	0	0.46	14	0.05	0.49	43
	90+ days past due	0.28	0.71	21	0.70	0.89	50	0.79	0.73	62	0.91	0.86	62	0.68	0.97	43
Revolving	30–89 days past due	0.10	0.28	30	0.13	0.48	18	0.31	0.45	33	0.85	0.50	81	0.45	0.61	36
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	55	0	0.05	25	0	0.07	22
	Nonaccrual	0.08	1.18	16	0.43	1.13	33	0.53	1	42	0.30	1.17	22	0.37	1.17	30
Closed-end	30–89 days past due	0.21	0.49	28	0.25	0.65	24	0.26	0.70	21	0.46	0.75	37	0.64	0.79	43
	90+ days past due	0.01	0.26	46	0.01	0.38	43	0.01	0.35	39	0	0.53	16	0.08	0.57	52
Junior lien	30–89 days past due	0.35	0.67	30	0.82	0.87	56	0.91	0.70	71	1.28	0.84	77	0.90	0.96	56
	90+ days past due	0	0.01	11	0	0.02	20	0	0.02	24	0	0.03	24	0.06	0.03	78
	Nonaccrual	0	0	36	0.01	0	91	0	0	29	0	0	24	0	0	22
Commercial real estate	30–89 days past due	0.02	0.15	19	0.07	0.26	33	0.13	0.18	47	0.17	0.17	56	0.32	0.18	76
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	38
	Nonaccrual	0.04	0.38	10	0.16	0.62	15	0.21	0.23	54	0.39	0.28	72	0.26	0.34	43
Construction and development	30–89 days past due	0	0.17	34	0.02	0.28	31	0.09	0.28	46	0.21	0.21	62	0.22	0.23	61
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0.01	0.03	54
1–4 family	Nonaccrual	0.01	0.20	36	0.07	0.41	40	0.09	0.20	52	0.16	0.19	61	0.31	0.24	72
	30–89 days past due	0	0.02	30	0.02	0.03	62	0.04	0.06	62	0.08	0.06	69	0.18	0.07	79
Other	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0.01	0	84
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0.07	0.02	83	0	0.03	28
Multifamily	30–89 days past due	0	0.13	43	0	0.22	31	0.05	0.20	50	0.13	0.13	66	0.03	0.13	45
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	60
	Nonaccrual	0.01	0.16	44	0.07	0.35	46	0.09	0.17	61	0.09	0.15	56	0.31	0.18	77
Nonfarm non-residential	30–89 days past due	0	0.07	27	0.04	0.09	56	0.13	0.08	76	0.11	0.10	67	0.06	0.07	67
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0	0.17	21	0	0.11	20	0.03	0.05	55	0.49	0.08	94	0.49	0.10	94
Owner Occupied	30–89 days past due	0.03	0.13	31	0.10	0.23	44	0.15	0.14	54	0.17	0.17	54	0.38	0.17	82
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	40
Other	Nonaccrual	0.05	0.45	12	0.21	0.80	17	0.26	0.28	53	0.45	0.30	70	0.21	0.38	35
	30–89 days past due	0.01	0.04	32	0.01	0.07	32	0.06	0.07	55	0.16	0.09	71	0.11	0.07	69
Farmland	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0.01	25	0	0.02	49
	Nonaccrual	0.04	0.17	23	0.14	0.27	32	0.16	0.16	58	0.26	0.17	71	0.21	0.21	54
Credit card	30–89 days past due	0.02	0.08	50	0.09	0.14	58	0.08	0.07	69	0.01	0.07	33	0.27	0.09	85
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0.02	0.23	23	0.07	0.44	21	0.10	0.10	58	0.19	0.13	71	0.01	0.14	18
30–89 days past due	0	0.10	31	0	0.11	30	0	0.23	23	4.24	0.25	97	0.12	0.27	55	
90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38	
Nonaccrual	0	0.69	23	0.44	1.13	50	0.59	0.84	56	9.02	1.23	93	1.24	1.07	62	
30–89 days past due	0.76	0.81	38	1.23	0.95	70	1.32	1.19	58	1.28	1.22	49	1.14	1.08	49	
90+ days past due	0.82	0.45	73	0.81	0.63	59	1.12	0.78	64	1.04	0.73	60	1.33	0.75	79	
Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017											
Common Equity Tier 1 Capital																
Common stock plus related surplus	3,121,945	3,103,913	3,141,030	3,184,915	3,193,043											
Retained earnings	1,932,380	1,481,093	1,184,183	833,130	519,144											
Accumulated other comprehensive income (AOCI)	107,186	175,849	30,534	-52,105	-4,236											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	5,161,511	4,760,855	4,355,747	3,965,940	3,707,951											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	1,845,823	1,998,714	2,006,101	1,993,975	1,986,969											
Accumulated other comprehensive income-related adjustments	107,185	175,849	30,535	-52,105	-4,236											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	3,208,503	2,586,292	2,319,111	2,024,070	1,725,218											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	3,208,503	2,586,292	2,319,111	2,024,070	1,725,218											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	217,126	217,126	0	0	0											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	123	123	123	123	123											
Additional tier 1 capital before deductions	217,249	217,249	123	123	123											
Less: Additional tier 1 capital deductions	0	0	0	0	18											
Additional tier 1 capital	217,249	217,249	123	123	105											
Tier 1 Capital	3,425,752	2,803,541	2,319,234	2,024,193	1,725,323											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	429,000	653,000	743,000	469,511	470,534											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	205,847	221,864	97,141	86,439	70,304											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity					0											
Tier 2 capital before deductions	634,847	874,864	840,141	555,950	540,838											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	634,847	874,864	840,141	555,950	540,838											
Exited advanced approach tier 2 capital																
Total capital	4,060,599	3,678,405	3,159,375	2,580,143	2,266,161											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	37,164,486	34,467,621	27,552,013	24,721,519	21,933,501											
Less: Deductions from common equity tier 1 capital	1,845,823	1,998,714	2,006,101	1,993,975	1,986,969											
Less: Other deductions	0	0	0	0	0											
Total assets for leverage ratio	35,318,663	32,468,907	25,545,912	22,727,544	19,946,532											
Total risk-weighted assets	29,349,534	25,791,896	23,911,069	21,137,717	18,812,656											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	10.93	12.37	28	10.03	12.35	17	9.70	12.11	14	9.58	12.09	8	9.17	12.16	5	
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45	
Tier 1 capital, column A	11.67	13.11	28	10.87	13.08	14	9.70	12.78	3	9.58	12.85	3	9.17	12.95	1	
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45	
Total capital, column A	13.84	14.91	33	14.26	15.23	38	13.21	14.36	35	12.21	14.45	10	12.05	14.63	11	
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45	
Tier 1 leverage	9.70	8.98	70	8.63	9.13	39	9.08	9.76	35	8.91	9.71	22	8.65	9.53	25	
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		10,516			10,055			9,344			9,332			7,405		4.58	98.08
Other insurance activities income		10,516			10,055			9,344			9,332			7,405		4.58	98.08
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		761,872			743,900			652,709			525,668			415,940		2.42	405.84

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			52.23					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			47.77					
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			2.52					
Insurance activities revenue / Adjusted operating income	0.78	0.36	80	0.88	0.41	80	0.91	0.47	80	0.98	0.47	81	1.05	0.55	77			
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			43.04					
Other premium income / Total premium income	67.01			61.77			65.09			55.46			56.96					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			5.74					
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			-2.99					
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			127.33					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.15			0.17			0.48					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0.15			2.31			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.65	12	85	24.09	11.03	95	27.04	11.51	96	24.94	10.22	96	23.20	9.84	90			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			79		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	65			

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	65,071	82,064	39,049	4,727	5,321
Real estate loans.....	1,137	3,258	4,926	4,727	5,321
Commercial and industrial loans	63,934	78,806	34,123	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	65,071	82,064	39,049	4,727	5,321
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-20.71	6.83	20	110.16	-2.40	95	726.08	22.48	94	-11.16	7.24	26		21.19	
Total selected assets.....	-20.71	9.48	20	110.16	2.04	94	726.08	12.40	95	-11.16	3.24	25		21.86	
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	3.80	3.60	4.58	6.61	3.01
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	99,766	119,065	113,982	83,090	63,100	-16.21	260.65	
Dividends	99,766	119,065	113,982	83,090	63,100	-16.21	260.65	
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	4,752	3,725	2,545	1,213	297	27.57	-8.58	
Dividends	89	119	178	169	101	-25.21	-98.25	
Interest	4,663	3,606	2,367	1,044	196	29.31	3600.79	
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	104,518	122,790	116,527	84,303	63,397	-14.88	218.06	
Securities gains (losses)	0	0	0	0	0			
Other operating income	43,452	22,842	25,416	13,997	10,506	90.23	465.49	
Total operating income	147,970	145,632	141,943	98,300	73,903	1.61	264.95	
Operating Expenses								
Personnel expenses	24,953	18,737	21,225	17,637	16,629	33.18	127.45	
Interest expense	19,774	19,798	12,227	11,820	9,856	-0.12	890.19	
Other expenses	5,826	6,985	7,696	7,193	8,076	-16.59	59.49	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	50,553	45,520	41,148	36,650	34,561	11.06	204.15	
Income (loss) before taxes	97,417	100,112	100,795	61,650	39,342	-2.69	307.19	
Applicable income taxes (credit)	-3,089	-5,370	-4,458	-8,570	-12,748			
Extraordinary items					0			
Income before undistributed income of subsidiaries	100,506	105,482	105,253	70,220	52,090	-4.72	267.45	
Equity in undistributed income of subsidiaries	426,818	206,838	295,628	289,220	121,889	106.35	327.36	
Bank subsidiaries	424,978	205,327	294,354	288,728	121,341	106.98	307.39	
Nonbank subsidiaries	1,840	1,511	1,274	492	548	21.77		
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	527,324	312,320	400,881	359,440	173,979	68.84	314.48	
Memoranda								
Bank net income	524,744	324,392	408,336	371,818	184,441	61.76	297.59	
Nonbank net income	1,929	1,630	1,452	661	649	18.34	207.66	
Subsidiary holding companies' net income	0	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		5,329,003	92.85	4,972,160	91.20	4,653,310	93.33	4,096,348	3,855,483	7.18	237.34
Common and preferred stock		5,329,003	92.85	4,972,160	91.20	4,653,310	93.33	4,096,348	3,855,483	7.18	237.34
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		171,420	2.99	126,763	2.32	109,271	2.19	90,152	79,277	35.23	147.24
Common and preferred stock		171,420	2.99	126,763	2.32	109,271	2.19	90,152	79,277	35.23	147.24
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		184,131	3.21	275,806	5.06	182,035	3.65	93,511	64,427	-33.24	401.49
Cash and due from unrelated depository institution		523	0.01	82	0	56	0	532	425	537.80	96.62
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		20,139	0.35	20,139	0.37	20,139	0.40	20,139	20,139	0.00	-0.24
Other assets		24,191	0.42	57,228	1.05	21,160	0.42	25,562	29,401	-57.73	52.84
Balance due from subsidiaries and related institutions		10,209	0.18	0	0	0	0	0	0	0	
Total assets		5,739,616	100.00	5,452,178	100.00	4,985,971	100.00	4,326,244	4,049,152	5.27	233.30
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	19,963	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		297,029	5.18	415,639	7.62	495,142	9.93	212,534	213,807	-28.54	110.87
Other liabilities		5,838	0.10	6,281	0.12	7,462	0.15	3,150	3,357	-7.05	188.30
Balance due to subsidiaries and related institutions		126,143	2.20	125,648	2.30	127,619	2.56	124,657	124,035	0.39	52.95
Total liabilities		429,010	7.47	547,568	10.04	630,223	12.64	360,304	341,199	-21.65	90.36
Equity Capital		5,310,606	92.53	4,904,610	89.96	4,355,748	87.36	3,965,940	3,707,953	8.28	254.82
Perpetual preferred stock (income surplus)		217,126	3.78	217,126	3.98	0	0	0	0	0.00	
Common stock		76,143	1.33	75,850	1.39	76,564	1.54	77,889	77,740	0.39	64.25
Common surplus		3,045,802	53.07	3,028,062	55.54	3,064,467	61.46	3,127,720	3,115,304	0.59	181.11
Retained earnings		1,864,350	32.48	1,407,723	25.82	1,184,183	23.75	833,130	519,145	32.44	389.24
Accumulated other comprehensive income		107,185	1.87	175,849	3.23	30,534	0.61	-52,105	-4,236	-39.05	
Other equity capital components		0	0	0	0	0	0	-20,694	0	0	
Total liabilities and equity capital		5,739,616	100.00	5,452,178	100.00	4,985,971	100.00	4,326,244	4,049,152	5.27	233.30
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	2,460	0.05	0	24		
Loans and advances from nonbank subsidiaries		126,143	2.20	125,648	2.30	125,159	2.51	124,657	124,011	0.39	52.95
Notes payable to subsidiaries that issued TPS		122,148	2.13	121,653	2.23	121,157	2.43	120,662	124,011	0.41	52.69
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	2,080	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.32	11.94	41	6.89	7.29	41	9.84	9.68	53	10.70	10.40	54	6.53	7.61	36
Bank net income / Average equity investment in banks	10.19	11.80	40	6.78	7.45	38	9.36	10.51	43	9.39	11.19	34	6.20	8.74	27
Nonbank net income / Average equity investment in nonbanks	1.28	13.12	24	1.39	9.75	29	1.46	7.89	27	0.79	7.10	29	0.88	4.73	33
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	99.51	96.79	33	103.87	88.16	60	101.86	82.22	46	103.44	82.56	55	106.01	80.64	71
Nonbank net income / Parent net income	0.37	3.40	44	0.52	3.59	45	0.36	5.93	41	0.18	3.78	42	0.37	7.76	45
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	8.08	16.81	35	11.16	20.06	42	14.47	20.43	58	9.08	20.88	40	9.20	19.94	39
Total debt / Equity capital	5.59	11.71	41	8.47	14.41	49	11.37	14.31	63	5.86	14.69	47	5.77	13.95	46
Total debt + notes payable to subs that issued TPS / Equity capital	7.89	13.63	38	10.95	16.67	47	14.15	16.36	65	8.90	17.10	47	9.11	16.10	47
Total debt + Loans guaranteed for affiliate / Equity capital	5.59	11.77	40	8.47	14.68	48	11.37	14.56	62	5.86	15.14	47	5.77	14.35	46
Total debt / Equity capital – excess over fair value	5.59	11.81	41	8.47	14.52	49	11.37	14.51	63	5.86	14.81	47	5.77	14.10	46
Long-term debt / Equity capital	5.59	10.95	41	8.47	13.56	50	11.37	13.04	63	5.36	13.37	45	5.77	12.69	47
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0.50	1.14	78	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0.05	0.14	82	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	22.60	39.86	33	26.62	34.67	39	21.86	28.44	47	14.85	28.63	39	17.36	26.93	42
Double Leverage															
Equity investment in subs / Equity capital	103.57	103.22	55	103.96	102.81	59	109.34	103.22	80	105.56	103.10	67	106.12	102.10	68
Total investment in subs / Equity capital	103.57	108.40	44	103.96	110.16	44	109.34	111.07	64	105.56	112.48	49	106.12	111.30	51
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.36	0.29	61	0.62	0.47	59	1.01	0.36	79	0.61	0.35	68	1.30	0.52	75
Equity investment in subs – equity cap / Net income-div (X)	0.42	1.05	30	0.76	1.82	28	1.16	1.22	53	0.70	1.22	38	1.64	2.64	53
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	124.59	152.85	43	147.31	136.59	64	160.92	177.68	51	130.16	162.34	41	122.97	141.81	47
Cash from ops + noncash items + op expense / Op expense + dividend	137.82	154.48	49	105.59	147.24	26	160.96	190.27	42	139.05	174.91	37	117.16	148.20	39
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	66.41	98.54	23	151.39	134.08	69	187.30	116.34	88	135.29	103.19	81	139.51	92.33	77
Pretax operating income + interest expense / Interest expense	592.65	1,835.33	26	605.67	2,016.32	36	924.36	1,968.54	38	621.57	2,898.75	34	499.17	1,909.25	37
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	525.35	1,770.77	24	519.26	1,539.23	32	647.06	1,632.83	30	448.25	1,369.37	27	389.64	1,547.94	31
Dividends + interest from subsidiaries / Interest expense + dividends	115.53	174.12	32	159.92	150.43	62	187.78	210.80	50	147.19	188.90	40	138.53	172.51	48
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11		172.81	33.93	94		24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.15	3.44	54	4.98	3.85	64	1.93	2.64	53	-0.87	2.61	19	1.54	3.24	44
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.03	1.76	45	0.03	2.66	41	0.04	5.62	38	0.04	5.50	36	0.03	5.68	34
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	70.34	66.37	56	54.02	81.10	32	47.34	57.84	49	64.73	57.26	63	68.93	68.72	57
Dividends declared / Net income	13.41	28.27	21	18.25	42.29	17	12.43	33.08	15	12.65	27.33	18	20.64	31.29	26
Net income – dividends / Average equity.....	8.94	8.62	61	5.63	4.14	71	8.62	6.46	80	9.34	7.33	77	5.18	5.03	52
Percent of Dividends Paid															
Dividends from bank subsidiaries	141.12	155.92	49	208.94	132.17	75	228.75	178.13	65	182.80	157.73	55	175.73	130.71	68
Dividends from nonbank subsidiaries	0.13	4.90	54	0.21	3.41	60	0.36	7.53	52	0.37	7.13	60	0.28	12.57	54
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	141.25	203.53	40	209.15	174.85	70	229.11	260.40	54	183.17	215.26	43	176.01	196.35	55
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	19.01	45.96	20	36.70	60.28	29	27.91	66.55	19	22.35	60.71	15	34.21	59	28
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	19.01	51.33	20	36.70	62.88	28	27.91	69.36	17	22.35	63.43	14	34.21	62.82	27
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	4.61	62.63	20	7.30	56.39	39	12.26	82.95	35	25.57	51.40	46	15.56	102.35	43
Interest income from nonbank subsidiaries.....	241.73	2.44	97	221.23	7.38	96	163.02	20.25	91	157.94	18.56	93	30.20	8.11	86
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries	246.35	87.22	86	228.53	79.84	86	175.28	150.41	72	183.51	99.33	80	45.76	165.35	39
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	67.42	74.16	23	81.76	69.76	36	80.30	67.32	36	84.53	65.18	41	85.38	59.17	52
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	67.42	83.13	20	81.76	82.20	26	80.30	78.80	29	84.53	74.20	33	85.38	69.23	40
Dividends from nonbank subsidiaries	0.06	3.07	50	0.08	1.95	55	0.13	2.65	50	0.17	2.57	58	0.14	2.65	57
Interest income from nonbank subsidiaries.....	3.15	0.18	93	2.48	0.73	88	1.67	1.19	84	1.06	2.32	81	0.27	2.79	66
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	3.21	4.67	71	2.56	4.70	67	1.79	7.29	56	1.23	7.64	60	0.40	9.99	42
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			624.44	87.87	93		83.68
Loans and advances from subsidiaries / Total debt	42.47	26.38	70	30.23	27.08	60	25.77	28.33	59	53.62	26.53	76	58.01	39.18	75